



The Rural PPO Program

You live in an area where you may enroll in the Traditional Choice® Indemnity Medical Plan or the Rural PPO Program. The Rural PPO Program is identical to the Open Choice® PPO Medical Plan currently offered to other Department of Defense NAF employees and retirees and features the same plan of benefits. With Open Choice and the Rural PPO Program, you have access to two benefit levels:

- **Preferred care benefits.** When you use a physician or hospital that participates in the Rural PPO Program, you receive the higher level of benefits. Office visits are covered in full after your copay, with no deductible. Preventive care services are covered at 100%, with no deductible. For most other covered services, you must meet a deductible before the plan pays benefits. There are no claim forms for you to complete and no precertification requirements for you to initiate. These functions are the responsibility of the participating physician or hospital.
- **Non-preferred care benefits.** When you use physicians or hospitals that do not participate in the Rural PPO Program, you receive the lower level of benefits. You must meet a deductible before the plan pays benefits for covered services. You must submit a claim form to Aetna to be reimbursed for covered expenses. If your doctor recommends surgery or certain outpatient procedures, you must start the precertification process yourself by calling the toll-free telephone number on your identification card or by contacting Member Services.

To help you decide which plan is right for you, please read the following information carefully.

The Rural PPO Network

The Rural PPO network is available in the areas listed by state and county on the back of this page. To provide PPO network access in your area, Aetna has partnered with MultiPlan, a national network vendor and one of the largest, most experienced providers of health care cost management solutions. MultiPlan recently added the country's largest independent PPO network by acquiring Private Healthcare Systems (PHCS). As a result, MultiPlan now operates under the "PHCS" brand name.

You can obtain a listing of doctors and hospitals that participate in the Rural PPO Program by accessing the Rural PPO version of DocFind®, Aetna's online provider directory. Log on to www.aetna.com and select "Find a Doctor" in the "Shortcuts" menu area. At the DocFind home page, click on the "Rural PPO Program" in the "Other Directories" menu area and follow the prompts to locate participating doctors and hospitals in your area. If you would rather have a printed version of the directory, please call Member Services at 1-800-367-6276 for assistance.

How to Choose Between the Plans

The Department of Defense NAF Health Benefits Program wants you to be able to use the doctors and hospitals you know and trust. That's why you have a choice of plans — the Open Choice PPO Medical Plan with the Rural PPO network or the Traditional Choice Indemnity Medical Plan. If the physicians or hospitals you currently use are in the Rural PPO network offered in your area, it makes sense to consider enrolling in Open Choice and enjoying PPO advantages of lower cost and greater convenience. Even if your physicians or hospitals are not in the Rural PPO network, you may want to consider changing doctors in order to enjoy the advantages of a PPO plan. Keep in mind that you may need to drive a greater distance to use these rural network providers. Otherwise, you may prefer Traditional Choice and use any licensed physician you wish when you need care. The choice is yours.

Please review the Open Choice and Traditional Choice materials enclosed with this package for more information about the two medical plans.

Your Rural PPO Program ID Card

When you enroll in the Rural PPO Program, you will receive a new medical plan ID card in the mail. Your new ID card will display the PHCS logo. Your Rural PPO ID card lets your doctor know you are entitled to the preferred level of benefits under the Open Choice PPO Plan and the provider will be able to collect the appropriate copay for your office visit or service and file your claim.

Choose Carefully

The Department of Defense NAF Health Benefits Program is pleased to offer you this additional plan option. We urge you to weigh your choices carefully and make the right decision for you and your family. Once your 2009 enrollment election is made, you will not be permitted to make changes until the next Open Enrollment or Annual Plan Selection period, unless you have a qualified Family Status Change (such as marriage, divorce, birth or adoption of a child).

If you are currently enrolled in the Open Choice PPO Medical Plan with the Rural PPO network, your coverage will automatically continue. There is no need to re-enroll at this time. If you are currently enrolled in the Traditional Choice Indemnity Medical Plan, your coverage will automatically continue. There is no need to re-enroll at this time. However, if you wish to make an enrollment change for 2009, please refer to the enclosed letter from your DoD NAF employer for detailed instructions.

If you are a new employee enrolling for the first time, you may elect the Rural PPO Program (Open Choice PPO Plan) or the Traditional Choice plan during the first 31 days of eligibility. Please follow the enrollment instructions provided by your supporting Human Resources Office.

Rural PPO Network Areas

Alabama

Barbour
Butler

Alaska

Petersburg
Wrangell

Arkansas

Ashley
Bradley
Columbia
Dallas
Desha
Drew
Fulton
Hempstead
Howard
Izard
Lafayette
Nevada
Searcy
Sevier
Van Buren

California

Mendocino

Florida

De Soto
Glades
Hardee
Hendry
Liberty

Idaho

Clearwater
Idaho
Lemhi

Illinois

Carroll
Cass
Dewitt
Edwards
Hancock
Henderson
Moultrie
Richland
Shelby

Kansas

Barber
Doniphan
Mitchell
Nemaha
Norton
Rawlins
Sherman
Wabaunsee

Kentucky

Bath
Fleming
Knox
Laurel
Nicholas
Powell
Rockcastle
Rowan
Wolfe

Louisiana

Avoyelles
Concordia
La Salle
Morehouse
Tensas

Massachusetts

Nantucket

Minnesota

Cook

Mississippi

Choctaw
Issaquena
Jasper
Leake
Neshoba
Smith
Tishomingo
Wilkinson
Winston
Yazoo

Missouri

Atchison
Bates
Carter
Dent
Dunklin
Gentry
Harrison
Howell
Johnson
Marion
Nodaway
Oregon
Ozark
Pemiscot
Reynolds
Ripley
Stoddard
Worth

Montana

Broadwater
Gallatin
Lincoln
Sheridan
Valley

Nevada

Eureka

New Mexico

Colfax
Curry
De Baca
Guadalupe
McKinley
Mora
Quay
Rio Arriba
Roosevelt
San Miguel
Sierra
Socorro
Taos

New York

Otsego
Schoharie

North Dakota

Adams
Bowman
Williams

Oregon

Klamath
Wallowa

South Dakota

Beadle
Brookings
Brown
Brule
Charles Mix
Codington
Davison
Day
Deuel
Gregory
Hughes
Hutchinson
Kingsbury
Lake
McCook
Miner
Moody
Perkins
Roberts
Walworth

Virginia

Accomack
Augusta
Brunswick
Greene
Greensville
Halifax
Harrisonburg City
Lexington City
Madison
Mecklenburg
Northampton
Page
Rockingham
Staunton City
Waynesboro City

West Virginia

Grant
Hampshire
Hardy
Mineral
Pendleton
Randolph
Webster